

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

**FILED**  
 IN CLERK'S OFFICE  
 U.S. DISTRICT COURT E.D.N.Y.

★ AUG 07 2023 ★

LONG ISLAND OFFICE

# UNITED STATES DISTRICT COURT

for the

District of

Division

**CV23 5956**

Case No.

(to be filled in by the Clerk's Office)

JOSEPH ROMAIN  
MARIE R. ROMAIN

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

Jury Trial: (check one)  Yes  No

WEBSTER BANK N.A.

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

**MORRISON, J.**

**LINDSAY, M.J.**

## COMPLAINT FOR A CIVIL CASE

### I. The Parties to This Complaint

#### A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	JOSEPH ROMAIN & MARIE R. ROMAIN
Street Address	176 RUSHMORE ST.
City and County	WESTBURY NASSAU
State and Zip Code	NEW YORK 11590
Telephone Number	516 280 7663
E-mail Address	JOSEPHMNG176@YAHOO.COM

#### B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (*if known*). Attach additional pages if needed.

**Pro Se I (Rev. 12/16) Complaint for a Civil Case****Defendant No. 1**

Name	<u>WEBSTER BANK N.A.</u>
Job or Title ( <i>if known</i> )	
Street Address	<u>1959 SUMMER ST.</u>
City and County	<u>STAMFORD</u>
State and Zip Code	<u>CONNECTICUT 06905</u>
Telephone Number	
E-mail Address ( <i>if known</i> )	

**Defendant No. 2**

Name	
Job or Title ( <i>if known</i> )	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address ( <i>if known</i> )	

**Defendant No. 3**

Name	
Job or Title ( <i>if known</i> )	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address ( <i>if known</i> )	

**Defendant No. 4**

Name	
Job or Title ( <i>if known</i> )	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address ( <i>if known</i> )	

**II. Basis for Jurisdiction**

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? *(check all that apply)*

- Federal question       Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

**A. If the Basis for Jurisdiction Is a Federal Question**

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

**B. If the Basis for Jurisdiction Is Diversity of Citizenship****1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, *(name)* JOSEPH ROMAIN

, is a citizen of the

State of *(name)* NEW YORK

**b. If the plaintiff is a corporation**

The plaintiff, *(name)*

, is incorporated

under the laws of the State of *(name)*

and has its principal place of business in the State of *(name)*

*(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)*

**2. The Defendant(s)****a. If the defendant is an individual**

The defendant, *(name)*

, is a citizen of

the State of *(name)*

*(foreign nation)*

. Or is a citizen of

b. If the defendant is a corporation

The defendant, (name) WEBSTER BANK N.A., is incorporated under  
the laws of the State of (name) CONNECTICUT, and has its  
principal place of business in the State of (name) CONNECTICUT.  
Or is incorporated under the laws of (foreign nation)  
and has its principal place of business in (name)

*(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)*

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (explain):

\$ 125,000,000.00 consumer harm and punitive damages.

---

**III. Statement of Claim**

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

---

**IV. Relief**

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

Pro Se I (Rev. 12/16) Complaint for a Civil Case

I am respectfully requesting the amount of \$ 125,000,000.00 for the actual and punitive damages described in the summary of facts and for such other and further relief that this Court deems just and proper.

**V. Certification and Closing**

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

**A. For Parties Without an Attorney**

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing:

Signature of Plaintiff

Printed Name of Plaintiff

JOSEPH ROMAIN & MARIE R. ROMAIN

**B. For Attorneys**

Date of signing:

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address

This case was brought pursuant to the Settle procedure act (RESPA). N.Y. Comp. Codes & Reg. Tit. 3 article 419.2 and Federal law 12CFR article 1024.17 (f)(2)(i) Escrow accounts against Webster Bank N.A

Jurisdiction

- 1) The jurisdiction of the Court over this controversy is based upon Tit.3 article 419.2
- 2) 12CFR article 1024 1024.17(f)(2)(i)
- 3) Section 1001 of Title 18 of the U.S Code
- 4) Title 18 U.S.C. article 287

Venue

- 5) The unlawful practices alleged below were committed within the State of New York, County of Nassau, where plaintiffs are living.
- 6) At the time of the unlawful practices, Plaintiffs are a resident of Nassau County in the Eastern District of the United States District Court of New York, are living at 176 Rushmore St. Westbury, NY 11590.
- 7) Webster Bank N.A., is located at 1959 Summer St. Stamford, CT 06905. This Court is hereby the proper venue under 28 U.S.C. article 1391(B)

Parties

- 8) Plaintiffs are borrowers, at all times relevant to this action, defendant is the lender of the Plaintiffs.

- 9) Plaintiffs are victims of the Webster Bank.
- 10) Webster Bank failed to comply with the Federal law 12CFR article 1024.17(f)(2)(i) which is mandatory to return a surplus escrow account 30 days after the day of the escrow analysis.

#### Preliminary Statement

- 1) We, Joseph Romain, and Marie R. Romain on April 25, 1988, bought a house at 176 Rushmore St. Westbury, NY 11590, a mortgage with Long Island Saving Bank of Centered FSB. The loan was \$ 100,00.00, we started to pay the mortgage on May 1, 1988, and it should end on May 1, 2018. A few years later Long Island Saving Bank merged with Astoria Bank, and continue to merge with Dovenmuehle Mortgage, Inc., Sterling Bank, which was merged on June 1, 2022, with Webster Bank N.A. with an ending principal balance of \$ 36,343.21.
- 2) On December 15, 2022, Webster Bank sent us a statement analysis of escrow account indicated a projected low point of \$ 376.70 and required a reserve balance of \$ 1,582.51 under Webster Bank, N.A.'s policy and totaled an amount of \$ 1959.21 which is a cushion, the Bank called that shortage and asked us to call customer service department at 1 866 861 8252 if we have any question. (Exhibit A)
- 3) In accordance with article 1024.35 (c) contact information for borrowers to assert errors, on January 13, 2023, we called Webster Bank at the above number, and we said that, amount of shortage added to our escrow account which is \$ 1959.21 is wrong, we do not have any shortage in our account during the year 2022. We requested to eliminate shortage. Instead, the bank reduced shortage to \$ 375.25, on January 30, 2023. (Exhibit B)

4) On January 30, 2023, we called again the Bank to eliminate the shortage of \$ 375.25, the bank did not do anything. (Exhibit C) On February 27, 2023, we sent a certified mail number: 7018 0040 0000 7619 9840. We asked the bank to correct the problem. Otherwise, we will take legal action against Webster Bank. (Exhibit D) We reviewed the year statement escrow account, we counted that during the year 2022, we have a surplus payment of \$ 181.71. In this case, we assume that since the first year of the anniversary of the mortgage in 1989, the bank accumulated a surplus on our escrow account every year until December 31, 2022. (Exhibit E)

5) On March 21, 2023, we sent a second letter to request all the surpluses on the escrow account since the life of the loan in 1988 until December 15, 2023, the bank did not answer. (Exhibit F) On May 15, 2023, we sent a certified letter to the bank. Webster Bank answered and requested 45 days to respond (excluding legal holidays and weekends of requested. (Exhibit G)

In spite of, Webster Bank declined surplus in the responded letter we received dated July 25, 2023. (Exhibit H).

6) Pursuant to Settle Procedure Act (RESPA), N.Y. Comp. Codes & Reg. Tit.3 article 419.2 and the federal law 12CFR article 1024.17(f)(2)(i). It is mandatory for Webster Bank to return a surplus escrow account in 30 days after the day of the escrow analysis to us. In reviewing mortgage statement 2022, we observed that there is a surplus of \$ 181.00. Webster Bank added a cushion of \$ 375.25 and called shortage. Instead, to return surplus and make it difficult for us to pay the mortgage due to, we are a low-income family. (Exhibit E)

7) In accounting the mortgage interest statement year 2021, the bank paid for taxes and insurance \$ 9009.28, and we paid the bank 9032.36, there is a surplus of \$ 23.08. (Exhibit I)

- 8) During the year 2020, the bank paid for taxes and interest \$ 8256.18, we paid the bank \$ 7880.80, there is a shortage of \$ 375.76. (Exhibit J)
- 9) In the year 2019, the bank paid \$ 7797.22, we paid bank \$ 8016.52, there is a surplus of \$ 219.34 (Exhibit K).
- 10) In the year 2018, the bank paid \$ 7788.66, we paid the bank \$ 7531.08, there is a shortage of \$ 257.58. (Exhibit L)
- 11) In the year 2017, the bank paid \$ 7418.09, we paid the bank \$ 8019.34, there is a surplus of \$ 601.25. (Exhibit M)
- 12) In the year 2016, the bank paid \$ 8402.69, we paid the bank \$ 9162.66, there is a surplus of \$ 759.97. (Exhibit N)
- 13) In year 2015, the bank paid \$ 9168.93, we paid the bank \$ 9445.02, there is a surplus of \$ 276.09 and so on for life of mortgage. (Exhibit O)
- 14) During the life of the mortgage to the causes of action, the bank added excessive cushions to the escrow which is hard to pay the monthly payment. Therefore, in the year 2010, we were in difficulty paying the mortgage on time. We could not pay for 2 months and were under the obligation to request a loan modification which was completed during the year 2012. That was damaged our credit history. We could not refinance the house; we could not decrease our mortgage. (Exhibit P)

15) During all relevant times as for and regarding the cause of actions Webster Bank violated and made false statements under article (18U.S.C.) and article 1001 for the United States federal law which generally prohibits:

- a) falsifies, conceals, or cover up by any trick, scheme, or device a material fact
- b) makes any materially false, fictitious, or fraudulent statement or representation; or
- c) makes or uses any false writing or document knowing the same to contain any materially false, fictitious, or fraudulent statement or entry shall be fined under this title, imprisoned not more than 5 years or as the Court in Brogan v. United States.

16) During all relevant of the life of the mortgage regarding the cause of actions, Defendant made a false statement under 18 U.S.C. article 287.

- a) presented a false, fictitious escrow account analysis in writing that there is a shortage in the mortgage during the year 2022.
- b) knew such claim was false, fictitious, or fraudulent; and
- c) did so with the specific intent to violate the law or with a consciousness that what he was doing was wrong. Several notable people have been convicted under the section, including Martha Stewart, Rod Blagojevich, Scooter Libby, Bernard Madoff and Jeffrey Skilling.

17) In regard cause of actions, we lost a lot of money and we have been in difficulty living a normal life. We were living with stress and all kinds of problems. We could not pay our credit card bills. We have judgement against us, to pay for the debt. I, Joseph Romain, have been sick, I could not give production, and lost my job to become disable during the year 2010. (Exhibit Q)

18) According to N.Y Comp. Codes R. & 12 CFR article 1024.17(f) escrow account federal law (RESPA). Servicer must perform an escrow account analysis once a year and notify the borrower of any shortage, or surplus. If the surplus is greater than \$ 50.00, it is mandatory to refund a surplus escrow account 30 days of the analysis to the borrower. Article 1024.17(f)(2)(i) Webster Bank has violated RESPA, and engaged in serious misconduct such as an extortion which is a wrongful doing, taking surplus money in the escrow account during the life of the mortgage, does not return the surplus, improperly, double collection escrow payment even though they shouldn't be.

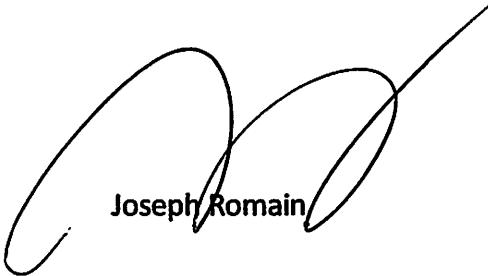
19) This is a breach of fiduciary and fraud case, The bank created a false statement that wrote that there is a shortage rather than creating a cushion during the year 2022, we paid an escrow account of \$ 9429.52 to Webster Bank N.A. and the bank paid \$ 9247.71, as escrow, a surplus of \$ 181.71 is existing in the account.

20) Webster Bank did not notify us of the surplus 30 days after the escrow account analysis. We have the right to demand that Webster Bank obeys the law. Plaintiffs are respectfully requested the amount of \$ 125,000,000.00 for the actual and punitive damages described in the summary of facts and for such further relief that this Court deems just and proper.

Respectfully submitted,



Marie R. Romain



Joseph Romain

Prose

**Webster Bank N.A.**  
**1959 Summer St. Stamford, CT 06905**

Date signing:

## Exhibits

TAXES	\$5,936.14
TAXES	\$2,184.92
HAZARD INS	\$1,374.00



**WebsterBank**

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:**

Loan Number: 5047729099

STATEMENT RELEASE DATE: 12/15/2022

+ 2085256 000002403 2012 P2  
  
 JOSEPH ROMAIN  
 MARIE R DEMOSTHENE  
 176 RUSHMORE ST  
 WESTBURY NY 11590-3821  


**NEW MONTHLY PAYMENT IS AS FOLLOWS:**

Principal and Interest	\$393.35
Required Escrow Payment	\$791.26
Shortage/Surplus Spread	\$163.27
Buydown or Assistance Payments	\$0.00
Other	\$0.00
	\$0.00

**TOTAL MONTHLY PAYMENT** \$1,347.88  
**NEW PAYMENT EFFECTIVE DATE:** 02/01/23

Webster Bank, N.A. has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account are itemized below. If you have questions regarding this analysis, please write our Customer Service Department at Webster Bank, N.A., P.O. Box 30, Waterbury, CT 06720-0030, or call 1-866-861-8252.

*Call on 1/13/2023*

**ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

This is an estimate of activity in your escrow account during the coming year, based on payments anticipated to be made from your account.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE		
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
INITIAL DEPOSIT							\$904.56	\$2863.77
FEB	\$791.26						\$1695.82	\$3655.03
MAR	\$791.26						\$2487.08	\$4446.29
APR	\$791.26		\$2968.07				\$310.27	\$2269.48
MAY	\$791.26						\$1101.53	\$3060.74
JUN	\$791.26						\$1892.79	\$3852.00
JUL	\$791.26		\$1092.46				\$1591.59	\$3550.80
AUG	\$791.26						\$2382.85	\$4342.06
SEP	\$791.26						\$3174.11	\$5133.32
OCT	\$791.26		\$2968.07		\$1,374.00		\$376.70-	\$1582.51 *
NOV	\$791.26						\$414.56	\$2373.77
DEC	\$791.26						\$1205.82	\$3165.03
JAN	\$791.26		\$1092.46				\$904.62	\$2863.83

\*Indicates a projected low point of \$376.70-. Your required reserve balance is \$1,582.51 based on Webster Bank, N.A.'s policy allowable under your mortgage contract, state or federal regulations. The difference between the projected low point and the required reserve balance is \$1959.21. This is your shortage which has been prorated, added to your monthly payment and will be collected from you over a 12 month period.

**Bankruptcy Notice:** If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but strictly for informational purposes only.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.



**WebsterBank**

**ESCROW SHORTAGE REPAYMENT FORM**

Loan Number: 5047729099  
Shortage: \$1,959.21-

Name: JOSEPH ROMAIN

Your escrow shortage has been spread over a 12 month period resulting in an increase to your monthly payment. If you choose to pay your escrow shortage amount in a lump sum, please mail this coupon with your remittance to the following address.

Webster Bank, N.A.  
Attn: Escrow Department  
PO Box 30 NB 280  
Waterbury, CT 06720-0030

Your payment will be reduced by the prorated monthly/biweekly shortage. Please reference your loan number on your check.

B

You are looking at information for |

## Call History

### Select Call History View

Date Range ▾

Begins \_\_\_\_\_ Ends \_\_\_\_\_

### Call History Details

From Jan 10, 2023 to Feb 8, 2023

Total Number of Minutes: 1005:02

Total Number of Calls: 457

365	<input type="checkbox"/>	01/13/2023 12:45 PM	Missed	Private
366	<input type="checkbox"/>	01/13/2023 12:42 PM	Outbound	611
367	<input checked="" type="checkbox"/>	01/13/2023 11:57 AM	Outbound	(866) 861-8252 #
368	<input type="checkbox"/>	01/13/2023 10:40 AM	Missed	(860) 612-5954
369	<input type="checkbox"/>	01/13/2023 10:27 AM	Outbound	(866) 861-8252
370	<input type="checkbox"/>	01/13/2023 10:07 AM	Outbound	(866) 861-8252

TAXES	\$5,936.14
TAXES	\$2,184.92
HAZARD INS	\$1,374.00

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:**

Loan Number: 5047729099

STATEMENT RELEASE DATE: 01/13/2023



+ 2084621 000000002 2012 P2  
**JOSEPH ROMAIN**  
**MARIE R DEMOSTHENE**  
 176 RUSHMORE ST  
 WESTBURY NY 11590-3821

**NEW MONTHLY PAYMENT IS AS FOLLOWS:**

Principal and Interest	\$393.35
Required Escrow Payment	\$791.26
Shortage/Surplus Spread	\$31.27
Buydown or Assistance Payments	\$0.00
Other	\$0.00

**TOTAL MONTHLY PAYMENT****NEW PAYMENT EFFECTIVE DATE**

Webster Bank, N.A. has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account are itemized below. If you have questions regarding this analysis, please write our Customer Service Department at Webster Bank, N.A., P.O. Box 30, Waterbury, CT 06720-0030, or call 1-866-861-8252.

**ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

This is an estimate of activity in your escrow account during the coming year, based on payments anticipated to be made from your account.

MONTH	INITIAL DEPOSIT	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT			ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
FEB	\$791.26						\$906.01	\$1281.26
MAR	\$791.26						\$1697.27	\$2072.52
APR	\$791.26			\$2968.07			\$2488.53	\$2863.78
MAY	\$791.26						\$311.72	\$686.97
JUN	\$791.26						\$1102.98	\$1478.23
JUL	\$791.26			\$1092.46			\$1894.24	\$2269.49
AUG	\$791.26						\$1593.04	\$1968.29
SEP	\$791.26						\$2384.30	\$2759.55
OCT	\$791.26			\$2968.07			\$3175.56	\$3550.81
NOV	\$791.26						\$375.25-	\$0.00 *
DEC	\$791.26						\$416.01	\$791.26
JAN	\$791.26			\$1092.46			\$1207.27	\$1582.52
							\$906.07	\$1281.32

\*Indicates a projected low point of \$375.25-. Your required reserve balance is \$0.00 based on Webster Bank, N.A.'s policy allowable under your mortgage contract, state or federal regulations. The difference between the projected low point and the required reserve balance is \$375.25. This is your shortage which has been prorated, added to your monthly payment and will be collected from you over a 12 month period.

**Bankruptcy Notice:** If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but strictly for informational purposes only.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.



ESCROW SHORTAGE REPAYMENT FORM

Loan Number: 5047729099  
Shortage: \$375.25-

Name: JOSEPH ROMAIN

Your escrow shortage has been spread over a 12 month period resulting in an increase to your monthly payment. If you choose to pay your escrow shortage amount in a lump sum, please mail this coupon with your remittance to the following address.

Webster Bank, N.A.  
Attn: Escrow Department  
PO Box 30 NB 280  
Waterbury, CT 06720-0030

Your payment will be reduced by the prorated monthly/biweekly shortage. Please reference your loan number on your check.

You are looking at information for pt

## Call History

### Select Call History View

Date Range

Begins      Ends

### Call History Details

From Jan 9, 2023 to Feb 8, 2023

Total Number of Minutes: 1014:16

Total Number of Calls: 494

112	<input type="checkbox"/>	01/30/2023 06:55 PM	Inbound	Private
113	<input type="checkbox"/>	01/30/2023 06:10 PM	Inbound	Private
114	<input type="checkbox"/>	01/30/2023 06:10 PM	Missed	Private
115	<input type="checkbox"/>	01/30/2023 05:48 PM	Inbound	(516) 260-0810
116	<input checked="" type="checkbox"/>	01/30/2023 12:50 PM	Outbound	(866) 861-8252
117	<input type="checkbox"/>	01/30/2023 11:20 AM	Inbound	(516) 270-0098
118	<input type="checkbox"/>	01/29/2023 04:44 PM	Outbound	(347) 751-2655

Joseph Romain  
1 76 Rushmore St.  
Westbury, NY 11590

February 27, 2023

Legal Department  
Webster Bank, N. A.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

Re:           Loan number: 5047729099

Legal Department:

On January 13, 2023, I spoke to a person at the escrow department regarding shortage, the department added on my account which is wrong. I request that person to eliminate the shortage due to is false. The shortage was 1959.27 and escrow department changed to 375.25 on January 30, 2030. I called again on January 30, 2023. Until today, error remains the same.

Please, I advise you to fix the problem. Otherwise, I will take legal action again Webster Bank, N. A.

  
Joseph Romain



March 13, 2023



MS1290

Joseph Romain  
Marie R Demosthene  
176 Rushmore St  
Westbury NY 11590-3821

Loan Number: 5047729099

Property Address: 176 Rushmore St  
Westbury NY 11590

Dear Joseph Romain and Marie R Demosthene :

We have received your inquiry regarding your mortgage loan and are reviewing your account. We will make every effort to provide a response to your inquiry as promptly as possible, and will certainly do so within the time limit required by law.

We value you as a customer and appreciate your patience while we prepare a response. If you have any questions, please call us at 1-877-849-9242.

Sincerely,

Research Department

QC601/NJE

Dovenmuehle Mortgage, Inc., Servicer for  
Webster Bank  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
1.855.857.0644

**\*Filed 08/07/23**  
The amount shown may  
not be fully deductible by you.  
Limits based on the loan amount  
and the cost and value of the  
secured property may apply. Also,  
you may only deduct interest to  
the extent it was incurred by you,  
actually paid by you, and not  
reimbursed by another person.

Form 1098  
Page 23 of 5

## Mortgage Interest Statement

RECIPIENT'S/LENDER'S TIN  36-2435132	PAYER'S/BORROWER'S TIN  ****-**-3335	reimbursed by another person.	Form <b>1098</b>
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  + 2089720 000025363 9070  JOSEPH ROMAIN MARIE R DEMOSTHENE 176 RUSHMORE ST WESTBURY NY 11590-3821		1 Mortgage interest received from payer(s)/borrower(s)*  \$ 1,151.08	<b>Copy B</b> <b>For Payer/ Borrower</b>  The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.
		2 Outstanding mortgage principal  \$ 37,158.88	
		3 Mortgage origination date  04/25/1988	
		4 Refund of overpaid interest  \$ .00	
		5 Mortgage insurance premiums  \$ .00	
		6 Points paid on purchase of principal residence  \$ .00	
		7 If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked. or the address or description is entered in box 8. <input type="checkbox"/>	
9 Number of properties securing the mortgage		8 Address or description of property securing mortgage  176 RUSHMORE ST WESTBURY NY 11590-0000	
10 Other  PROPERTY TAXES  PRINCIPAL PAID ENDING PRINCIPAL BAL		3,813.28  815.67  36,343.21	
Account number (see instructions)  5047729099		11 Mortgage acquisition date	

Form 1098

(Keep for your records)

[www.irs.gov/Form1098](http://www.irs.gov/Form1098)

**Department of the Treasury - Internal Revenue Service**

**This information is provided for your use in preparing your 2022 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.**

PROCESS DATE	TRANSACTION DESCRIPTION	DUUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
01/12	173 PAYMENT	01/22	\$1,166.06	\$161.11	\$232.24	\$772.71	
01/25	313 CITY TAX	01/22	= \$1,092.46-			\$1,092.46-	
02/09	173 PAYMENT	02/22	\$1,166.06	\$162.11	\$231.24	\$772.71	
03/09	-173 PAYMENT	03/22	\$1,181.76	\$163.13	\$230.22	\$788.41	
03/31	160 INTEREST ON ESCROW DEPOS	04/22	\$7.40			\$7.40	
04/14	173 PAYMENT	04/22	\$1,181.76	\$164.15	\$229.20	\$788.41	
04/19	311 SCHOOL TAX	04/22	= \$2,720.82-			\$2,720.82-	
05/11	173 PAYMENT	05/22	\$1,181.76	\$165.17	\$228.18	\$788.41	
05/31	160 INTEREST ON ESCROW DEPOS	06/22	\$4.14			\$4.14	
06/01	156 LOAN TRANSFERRED	06/22		\$36,343.21		\$1,106.08-	



RECIPIENT'S/LENDER'S name, address, and telephone no.		<p><b>*Caution:</b> The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.</p> <p>OMB No. 1545-1380 <b>Form 1098</b> (Rev. January 2022) For calendar year 2022</p>		<input type="checkbox"/> CORRECTED (if checked)
<p><b>Webster Bank</b> 200 Executive Blvd Southington, CT 06489 800-270-5400</p>				<b>Mortgage Interest Statement</b>
RECIPIENT'S/LENDER'S TIN 06-0273620	PAYER'S/BORROWER'S TIN ***-**-3335			
PAYER'S/BORROWER'S name, street address, city, state, and ZIP				
<p><b>JOSEPH ROMAIN</b> MARIE R DEMOSTHENE 176 RUSHMORE ST WESTBURY NY 11590 3821</p>				
9 Number of properties securing the mortgage 1		<p>1 Mortgage interest received from payer(s)/borrower(s)* <b>\$ 1,370.21</b></p>		
10 Other		2 Outstanding mortgage principal <b>\$36,343.21</b>	3 Mortgage origination date <b>4/25/1988</b>	
<p>YTD Taxes 4,060.53</p>		4 Refund of overpaid interest <b>\$ 0.00</b>	5 Mortgage insurance premiums <b>\$ 0.00</b>	
Account number (see instructions) 5047729099		<p>6 Points paid on purchase of principal residence <b>\$ 0.00</b></p> <p>7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.</p> <p>8 Address or description of property securing mortgage <b>176 RUSHMORE ST WESTBURY NY 11590-0000</b></p>		
		<p>11 Mortgage acquisition date <b>6/1/2022</b></p>		

Form 1098 (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

<p>RECEIVED U.S. POSTAL SERVICE 08/07/2023 10:00 AM U.S. MAIL - DOMESTIC</p>							
--	--	--	--	--	--	--	--

Process Date	Transaction Description	Due Date	Total Amount	Principal Amount	Interest Amount	Escrow Amount	Other
06/08/22	173 Payment	06/01/22	\$1,181.76	\$166.20	\$227.15	\$788.41	\$0.00
06/15/22	175 Principal Payment	07/01/22	\$2,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00
06/30/22	160 Interest on Escrow	07/00/22	\$2.76	\$0.00	\$0.00	\$2.76	\$0.00
07/15/22	173 Payment	07/01/22	\$1,181.76	\$179.74	\$213.61	\$788.41	\$0.00
07/27/22	172 Payment	08/01/22	\$1,181.76	\$180.87	\$212.48	\$788.41	\$0.00
07/27/22	175 Principal Payment	09/01/22	\$2,818.24	\$2,818.24	\$0.00	\$0.00	\$0.00
07/28/22	175 Principal Payment	09/01/22	\$2,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00
07/29/22	322 Town Tax Disbursement	07/00/22	\$1,092.46	\$0.00	\$0.00	\$-1,092.46	\$0.00
07/29/22	160 Interest on Escrow	09/00/22	\$3.71	\$0.00	\$0.00	\$3.71	\$0.00
08/31/22	160 Interest on Escrow	09/00/22	\$4.31	\$0.00	\$0.00	\$4.31	\$0.00
09/14/22	173 Payment	09/01/22	\$1,181.76	\$212.11	\$181.24	\$788.41	\$0.00
09/30/22	160 Interest on Escrow	10/00/22	\$4.62	\$0.00	\$0.00	\$4.62	\$0.00
10/03/22	351 Hazard Insurance Disbursement	10/00/22	\$1,374.00	\$0.00	\$0.00	\$-1,374.00	\$0.00
10/12/22	173 Payment	10/01/22	\$1,181.76	\$213.44	\$179.91	\$788.41	\$0.00
10/21/22	326 School/Junior College Tax Disbursement	10/00/22	\$2,968.07	\$0.00	\$0.00	\$-2,968.07	\$0.00
10/21/22	161 Escrow Advance	11/00/22	\$371.00	\$0.00	\$0.00	\$371.00	\$0.00
10/31/22	160 Interest on Escrow	11/00/22	\$2.49	\$0.00	\$0.00	\$2.49	\$0.00
11/01/22	168 Escrow Advance Repayment	11/00/22	\$0.00	\$0.00	\$0.00	\$-2.49	\$0.00
11/09/22	173 Payment	11/01/22	\$1,181.76	\$214.77	\$178.58	\$788.41	\$0.00
11/09/22	168 Escrow Advance Repayment	11/00/22	\$0.00	\$0.00	\$0.00	\$-368.51	\$0.00
11/30/22	160 Interest on Escrow	12/00/22	\$0.30	\$0.00	\$0.00	\$0.30	\$0.00
12/14/22	173 Payment	12/01/22	\$1,181.76	\$216.11	\$177.24	\$788.41	\$0.00
12/30/22	160 Interest on Escrow	01/00/23	\$1.45	\$0.00	\$0.00	\$1.45	\$0.00



Joseph Romain  
176 Rushmore St.  
Westbury, NY 11590

March 21, 2023

Dovenmuehle Mortgage, Inc.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047

Re: Loan Number: 5047729099

Thank you for responding to my letter. Please, I request a refund of all of the surpluses on the loan account since the closing day 1988 to the escrow account analysis on December 15, 2022.

Thanks again,

Joseph Romain

## » Dovenmuehle

March 21, 2023



MS1290

Joseph Romain  
Marie R Demosthene  
176 Rushmore St  
Westbury NY 11590-3821

Loan Number: 5047729099

Property Address: 176 Rushmore St  
Westbury NY 11590

Dear Joseph Romain and Marie R Demosthene :

We have received your inquiry regarding your mortgage loan and are reviewing your account. We will make every effort to provide a response to your inquiry as promptly as possible, and will certainly do so within the time limit required by law.

We value you as a customer and appreciate your patience while we prepare a response. If you have any questions, please call us at 1-877-849-9242.

Sincerely,

Research Department

QC601/JAH

G

Joseph Romain  
176 Rushmore St.  
Westbury, NY 11590

Certified mail: 7018 0360 0002 1937 7327

Legal Department

Webster Bank N. A.

P.O. Box: 2647

Hartford, CT 06146

May 15, 2023

Re: Account number: MSP5047729099

On February 27, 2023, I sent a certified, delivered letter to the Bank on March 3, 2023, number 7018004000007619840 concerning false shortage the bank added on my escrow account during the life of the loan which is 35Years. On March 21, 2023, I sent an email to the bank to request a refund of all of the surplus collected on my escrow account. I do not receive the correction of the error.

Please receive again a copy of the letters and reception letters, and I request the physical address of the main office.

Thank you,

Joseph Romain



June 25, 2023

Joseph Romain  
176 Rushmore St.  
Westbury, NY 11590

RE: LOAN NO. 5047729099

PROPERTY ("Property") : 176 Rushmore St Westbury NY 11590

Dear Mr. Romain:

Webster Bank, N.A. ("Webster") is in receipt of your Notice of Error correspondence dated May 15, 2023 Your letter references a mortgage which was granted on or about 04-25-88 secured by the property described above. We have determined that Webster is unable to provide the requested information within 30 days of your request. Therefore, this letter is to advise you that Webster will respond within 45 days (excluding legal holidays and weekends) of your request. The extra time is necessary to research and retrieve the requested information from our records.

Very Truly Yours,

*Julie S. Becklin*  
Webster Bank, N.A.  
Loan Servicing Department  
PO Box 2647  
Hartford, CT 06146

1-800-270-5400 Ext. 45870

CC002 Notice of Error - Extension of Time  
Created 11/20/2013

CC:



**WebsterBank**

July 25, 2023

Joseph Romain  
176 Rushmore Street  
Westbury, NY 11590

RE:     Loan Number:        5047729099  
Property Address:    176 Rushmore Street, Westbury, NY 11590

Dear Clients:

We at Webster Bank, N.A. ("Webster") take personal responsibility for meeting our customer's needs. As noted in our acknowledgment letter of May 19, 2023, Webster is in receipt of your Notice of Error Correspondence dated May 15, 2023, which was received by Webster on May 19, 2023. Your letter claims that an error was made as follows:

- False shortage the bank added on your escrow account during the life of the loan which is 35 years; and you requested a refund of all the surplus collected on your escrow account

After a thorough review of the loan referenced above, please be advised of the following:

A representative from the Escrow Department spoke to you in early January, and we thought the issue had been resolved after speaking with you. Your complaint contains a letter dated 2/27/2023. It was addressed to the previous servicer and was not forwarded to Webster for review. Below is a timeline summarizing the activity that took place.

**1/27/2022**

Escrow account was re-analyzed by Sterling National/DMI. The escrow shortage amount was \$458.23. New loan payment \$1,181.76 effective 3/1/2022

**12/16/2022**

Escrow account re-analyzed as part of the NY cycle analysis. The escrow shortage amount was \$1,959.21. New loan payment \$1,347.88 effective 2/1/2023

**1/2023**

A call was received by the Escrow Dept., and you stated that there was something wrong with the escrow analysis statement he received. The Escrow Dept. reviewed the escrow statement generated 12/16/2022 and compared it to the escrow statement generated on 1/27/2022 by Sterling/DMI. When we compared the 2 statements,



**WebsterBank**

Webster discovered a discrepancy in the escrow cushion. The escrow analysis performed by Sterling had no escrow cushion (0 months), the escrow analysis performed by Webster had a 2-month escrow cushion.

**1/12/2023**

The Escrow Dept. removed the escrow cushion from the account and re-analyzed the escrow. The escrow shortage amount was \$375.25. New loan payment \$1,215.88 effective 2/1/2023. This escrow analysis overwrote and cancelled out the 12/16/2022 escrow analysis.

---

The escrow shortage amount (\$375.25) was accurate. The school taxes on the property increased from \$5,441.66 to \$5,936.14. This increase created a shortage in the escrow account.

**1/13/2023**

The Escrow Dept. called you to follow-up on his research request. The Escrow Dept discussed the cushion discrepancy with the you and let the client know that the escrow account had been re-analyzed to correct the issue.

At Webster Bank we strive for excellence in everything that we do and take pride in our customer service, we apologize for any frustration you may have experienced regarding this matter.

If you have any additional questions or concerns you may reach our Escrow Department at 1-800-270-5400 ext. 45670 between 8:30am and 5:00pm or our Contact Center is available Monday through Friday 7am to 10pm, Saturday and Sunday 8am to 8pm.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Julie S. Buddeleau".

Webster Bank, N.A.  
Loan Servicing Department  
PO Box 2647  
Hartford, CT 06146

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Dovenmuehle Mortgage, Inc., Servicer for  
Sterling National Bank  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
1-855-857-0644

\*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-1380

2021

Form 1098

## Mortgage Interest Statement

RECIPIENT'S/LENDER'S TIN  36-2435132	PAYER'S/BORROWER'S TIN  ***-**-3335
PAYER'S/BORROWER'S name, Street address (including apt. no.), City or town, province or state, country, and ZIP or foreign postal code  JOSEPH ROMAIN MARIE R DEMOSTHENE 176 RUSHMORE ST WESTBURY, NY 11590	
9 Number of properties securing the mortgage	
10 Other	
PROPERTY TAXES	\$7,633.28
PRINCIPAL PAID	\$11,257.26
ENDING PRINCIPAL BAL	\$37,158.88
Account number (see instructions)  5047729099	

1 Mortgage interest received from payer(s)/borrower(s)\*

\$ 2,921.96

2 Outstanding mortgage principal

\$ 48,416.14

3 Mortgage origination date

4/25/1988

4 Refund of overpaid interest

\$ 0.00

5 Mortgage insurance premiums

\$ 0.00

6 Points paid on purchase of principal residence

\$ 0.00

7  If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.

8 Address or description of property securing mortgage

176 RUSHMORE ST  
WESTBURY NY 11590-0000

### Copy B For Payer/ Borrower

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

11 Mortgage acquisition date

Form 1098

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

This information is provided for your use in preparing your 2021 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

Process Date	Transaction Description	Due Date	Total Amount	Principal Amount	Interest Amount	Escrow Amount	Other
01/04/21	304 RESTRICTED ESCROW DISBUR		\$-3,198.73	\$0.00	\$0.00	\$-3,198.73	\$0.00
01/06/21	173 PAYMENT	01/21	\$1,045.98	\$90.75	\$302.60	\$652.63	\$0.00
01/06/21	175 PRINCIPAL PAYMENT	02/21	\$2,959.02	\$2,959.02	\$0.00	\$0.00	\$0.00
01/13/21	173 PAYMENT	02/21	\$1,045.98	\$109.81	\$283.54	\$652.63	\$0.00
01/13/21	175 PRINCIPAL PAYMENT	03/21	\$6,500.00	\$6,500.00	\$0.00	\$0.00	\$0.00
01/15/21	147 MISAPPLICATION REVERSAL	03/21	\$0.00	\$-6,500.00	\$0.00	\$0.00	\$0.00
01/15/21	147 MISAPPLICATION REVERSAL	03/21	\$0.00	\$0.00	\$0.00	\$0.00	\$6,500.00
01/15/21	147 MISAPPLICATION REVERSAL	02/21	\$0.00	\$-109.81	\$-283.54	\$-652.63	\$0.00
01/15/21	175 PRINCIPAL PAYMENT	02/21	\$0.00	\$6,500.00	\$0.00	\$0.00	\$-6,500.00
01/22/21	313 CITY TAX	01/21	\$-1,094.94	\$0.00	\$0.00	\$-1,094.94	\$0.00
02/10/21	173 PAYMENT	02/21	\$1,045.98	\$150.44	\$242.91	\$652.63	\$0.00
03/10/21	173 PAYMENT	03/21	\$1,166.06	\$151.38	\$241.97	\$772.71	\$0.00
03/31/21	160 INTEREST ON ESCROW DEPOS	04/21	\$6.31	\$0.00	\$0.00	\$6.31	\$0.00
03/31/21	160 INTEREST ON ESCROW DEPOS	04/21	\$0.70	\$0.00	\$0.00	\$0.70	\$0.00
04/14/21	173 PAYMENT	04/21	\$1,166.06	\$152.32	\$241.03	\$772.71	\$0.00
04/15/21	311 SCHOOL TAX	04/21	\$-2,722.57	\$0.00	\$0.00	\$-2,722.57	\$0.00
04/15/21	161 ESCROW ADVANCE	05/21	\$11.34	\$0.00	\$0.00	\$11.34	\$0.00
05/12/21	173 PAYMENT	05/21	\$1,166.06	\$153.27	\$240.08	\$772.71	\$0.00
05/12/21	168 REPAY OF ESCROW ADVANCE	05/21	\$0.00	\$0.00	\$0.00	\$-11.34	\$0.00
06/09/21	173 PAYMENT	06/21	\$1,166.06	\$154.23	\$239.12	\$772.71	\$0.00
06/30/21	160 INTEREST ON ESCROW DEPOS	07/21	\$4.58	\$0.00	\$0.00	\$4.58	\$0.00
07/14/21	173 PAYMENT	07/21	\$1,166.06	\$155.20	\$238.15	\$772.71	\$0.00
07/26/21	313 CITY TAX	07/21	\$-1,094.94	\$0.00	\$0.00	\$-1,094.94	\$0.00
08/11/21	173 PAYMENT	08/21	\$1,166.06	\$156.17	\$237.18	\$772.71	\$0.00
09/08/21	173 PAYMENT	09/21	\$1,166.06	\$157.14	\$236.21	\$772.71	\$0.00
09/30/21	160 INTEREST ON ESCROW DEPOS	10/21	\$10.15	\$0.00	\$0.00	\$10.15	\$0.00
10/06/21	351 HAZARD INSURANCE DISBURS	10/21	\$-1,376.00	\$0.00	\$0.00	\$-1,376.00	\$0.00
10/13/21	173 PAYMENT	10/21	\$1,166.06	\$158.12	\$235.23	\$772.71	\$0.00
10/20/21	311 SCHOOL TAX	10/21	\$-2,720.83	\$0.00	\$0.00	\$-2,720.83	\$0.00
10/20/21	161 ESCROW ADVANCE	11/21	\$552.12	\$0.00	\$0.00	\$552.12	\$0.00
11/10/21	173 PAYMENT	11/21	\$1,166.06	\$159.11	\$234.24	\$772.71	\$0.00
11/10/21	168 REPAY OF ESCROW ADVANCE	11/21	\$0.00	\$0.00	\$0.00	\$-552.12	\$0.00
12/08/21	173 PAYMENT	12/21	\$1,166.06	\$160.11	\$233.24	\$772.71	\$0.00
12/31/21	160 INTEREST ON ESCROW DEPOS	01/22	\$3.87	\$0.00	\$0.00	\$3.87	\$0.00

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Dovenmuehle Mortgage, Inc., Servicer for  
Sterling National Bank  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
1-855-857-0644

CORRECTED (if checked)

OMB No. 1545-1380

2020

Form 1098

## Mortgage Interest Statement

RECIPIENT'S/LENDER'S TIN	PAYER'S/BORROWER'S TIN
36-2435132	***-**-3335

PAYER'S/BORROWER'S name, Street address (including apt. no.), City or town, province or state, country, and ZIP or foreign postal code

JOSEPH ROMAIN  
MARIE R DEMOSTHENE  
176 RUSHMORE ST  
WESTBURY, NY 11590

9 Number of properties securing the mortgage

10 Other

PROPERTY TAXES	\$7,046.18
PRINCIPAL PAID	\$7,789.18
ENDING PRINCIPAL BAL	\$48,416.14

Account number (see instructions)

5047729099

\*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

1 Mortgage interest received from payer(s)/borrower(s)\*  
\$ 3,931.02

2 Outstanding mortgage principal  
\$ 56,205.32

3 Mortgage origination date  
4/25/1988

4 Refund of overpaid interest  
\$ 0.00

5 Mortgage insurance premiums  
\$ 0.00

6 Points paid on purchase of principal residence  
\$ 0.00

7  If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.

8 Address or description of property securing mortgage (see instructions)

176 RUSHMORE ST  
WESTBURY NY 11590-0000

Copy B  
For Payer/  
Borrower

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

11 Mortgage acquisition date

Form 1098

(Keep for your records)

[www.irs.gov/Form1098](http://www.irs.gov/Form1098)

Department of the Treasury - Internal Revenue Service

This Information is provided for your use in preparing your 2020 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.



Process Date	Transaction Description	Due Date	Total 35	Principal Amount	Interest Amount	Refund Amount	Other
01/08/20	173 PAYMENT	01/20	\$1,070.41	\$42.07	\$351.28	\$677.06	\$0.00
01/23/20	313 CITY TAX	01/20	\$-994.77	\$0.00	\$0.00	\$-994.77	\$0.00
02/12/20	173 PAYMENT	02/20	\$1,070.41	\$42.33	\$351.02	\$677.06	\$0.00
03/11/20	173 PAYMENT	03/20	\$1,045.98	\$42.59	\$350.76	\$652.63	\$0.00
03/31/20	160 INTEREST ON ESCROW DEPOS	04/20	\$7.97	\$0.00	\$0.00	\$7.97	\$0.00
03/31/20	160 INTEREST ON ESCROW DEPOS	04/20	\$15.96	\$0.00	\$0.00	\$15.96	\$0.00
04/09/20	173 PAYMENT	04/20	\$-2,334.07	\$0.00	\$0.00	\$-2,334.07	\$0.00
04/20/20	311 SCHOOL TAX	05/20	\$1,045.98	\$43.13	\$350.22	\$652.63	\$0.00
05/13/20	173 PAYMENT	06/20	\$1,045.98	\$43.40	\$349.95	\$652.63	\$0.00
06/10/20	173 PAYMENT	07/20	\$7,000.00	\$7,000.00	\$0.00	\$0.00	\$0.00
06/22/20	175 PRINCIPAL PAYMENT	07/20	\$7.56	\$0.00	\$0.00	\$7.56	\$0.00
06/30/20	160 INTEREST ON ESCROW DEPOS	07/20	\$15.96	\$0.00	\$0.00	\$15.96	\$0.00
06/30/20	160 INTEREST ON ESCROW DEPOS	07/20	\$1,045.98	\$87.42	\$305.93	\$652.63	\$0.00
07/08/20	173 PAYMENT	07/20	\$-994.77	\$0.00	\$0.00	\$-994.77	\$0.00
07/20/20	313 CITY TAX	08/20	\$1,045.98	\$87.97	\$305.38	\$652.63	\$0.00
08/12/20	173 PAYMENT	09/20	\$1,045.98	\$88.52	\$304.83	\$652.63	\$0.00
09/09/20	173 PAYMENT	10/20	\$11.19	\$0.00	\$0.00	\$11.19	\$0.00
09/30/20	160 INTEREST ON ESCROW DEPOS	10/20	\$16.12	\$0.00	\$0.00	\$16.12	\$0.00
09/30/20	160 INTEREST ON ESCROW DEPOS	10/20	\$1,045.98	\$89.07	\$304.28	\$652.63	\$0.00
10/14/20	173 PAYMENT	10/20	\$-1,240.00	\$0.00	\$0.00	\$-1,210.00	\$0.00
10/22/20	351 HAZARD INSURANCE DISBURS	11/20	\$1,045.98	\$89.63	\$303.72	\$652.63	\$0.00
11/12/20	173 PAYMENT	10/20	\$-2,722.57	\$0.00	\$0.00	\$-2,722.57	\$0.00
11/17/20	311 SCHOOL TAX	12/20	\$1,045.98	\$90.19	\$303.16	\$652.63	\$0.00
12/09/20	173 PAYMENT	01/21	\$8.73	\$0.00	\$0.00	\$8.73	\$0.00
12/31/20	160 INTEREST ON ESCROW DEPOS	01/21	\$16.13	\$0.00	\$0.00	\$16.13	\$0.00
12/31/20	160 INTEREST ON ESCROW DEPOS						

RECIPIENT/LENDER'S name, address, and telephone no.		36	*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	CMB No. 1545-1380	<input type="checkbox"/> CORRECTED (if checked)
Dovenmuehl Mortgage, Inc., Servicer for Sterling National Bank 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945 1-855-857-0644				2019	Mortgage Interest Statement
RECIPIENT/LENDER'S TIN	PAYER/BORROWER'S TIN	Form 1098			
36-2435132	*****-3335	1 Mortgage interest received from payer(s)/borrower(s) \$ 4,239.57			
PAYER/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code		2 Outstanding mortgage principal  \$ 56,915.95		3 Mortgage origination date 04/25/1988	
JOSEPH ROMAIN MARIE R DEMOSTHENE 176 RUSHMORE ST WESTBURY NY 11590-3821		4 Refund of overpaid interest  \$ .00		5 Mortgage insurance premiums \$ .00	
		6 Points paid on purchase of principal residence  \$ .00			
9 Number of properties securing the mortgage		7 If address of property securing mortgage is the same as PAYER/BORROWER'S address, the box is checked, or the address or description is entered in box 8. <input type="checkbox"/>			
10 Other		8 Address or description of property securing mortgage (see instructions) 176 RUSHMORE ST WESTBURY NY 11590-0000			
PROPERTY TAXES 6,644.22					
PRINCIPAL PAID 710.63					
ENDING PRINCIPAL BAL 56,205.32					
Account number (see instructions)	11 Mortgage acquisition date 5047729099				

Form 1098

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

Copy B  
For Payer/  
Borrower

The information in boxes 1 through 9 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

This Information is provided for your use in preparing your 2019 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

PROCESS DATE	TRANSACTION DESCRIPTION	DUUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
01/09	173 PAYMENT	01/19	\$1,016.33	\$37.63	\$355.72	\$622.98	
01/11	313 CITY TAX	01/19	\$993.33			\$993.33-	
02/13	173 PAYMENT	02/19	\$1,016.33	\$37.86	\$355.49	\$622.98	
03/13	173 PAYMENT	03/19	\$1,070.41	\$38.10	\$355.25	\$677.06	
03/13	175 PRINCIPAL PAYMENT	04/19	\$230.00	\$230.00			
03/29	160 INTEREST ON ESCROW DEPOS	04/19	\$5.22			\$5.22	
04/10	173 PAYMENT	04/19	\$1,070.41	\$39.77	\$353.58	\$677.06	
04/19	311 SCHOOL TAX	04/19	\$2,323.50			\$2,323.50-	
05/08	173 PAYMENT	05/19	\$1,070.41	\$40.02	\$353.33	\$677.06	
05/08	173 PAYMENT	06/19	\$0.59			\$0.59	
06/12	173 PAYMENT	06/19	\$1,070.41	\$40.27	\$353.08	\$677.06	
06/28	160 INTEREST ON ESCROW DEPOS	07/19	\$5.94			\$5.94	
07/10	173 PAYMENT	07/19	\$1,070.41	\$40.52	\$352.83	\$677.06	
07/23	313 CITY TAX	07/19	\$993.32			\$993.32-	
08/14	173 PAYMENT	08/19	\$1,070.41	\$40.78	\$352.57	\$677.06	
09/09	169 RESTRICTED ESCROW DEPOS	09/19	\$3,198.73				
09/12	173 PAYMENT	09/19	\$1,070.41	\$41.03	\$352.32	\$677.06	
09/30	160 INTEREST ON ESCROW DEPOS	10/19	\$9.98			\$9.98	
09/30	160 INTEREST ON ESCROW DEPOS	10/19	\$3.68			\$3.68	
10/09	173 PAYMENT	10/19	\$1,070.41	\$41.29	\$352.06	\$677.06	
10/17	351 HAZARD INSURANCE DISBURS	10/19	\$2,334.07			\$1,153.00-	
10/22	311 SCHOOL TAX	10/19	\$2,334.07			\$2,334.07-	
10/22	161 ESCROW ADVANCE	11/19	\$151.14			\$151.14	
11/13	173 PAYMENT	11/19	\$1,070.41	\$41.55	\$351.80	\$677.06	
11/13	168 REPAY OF ESCROW ADVANCE	11/19				\$151.14-	
12/11	173 PAYMENT	12/19	\$1,070.41	\$41.81	\$351.54	\$677.06	
12/31	160 INTEREST ON ESCROW DEPOS	01/20	\$5.50			\$5.50	
12/31	160 INTEREST ON ESCROW DEPOS	01/20	\$16.14			\$16.14	

241,657 / - 0529 - GPO - 201031CH.000.GPO

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Dovenmuehle Mortgage, Inc., Servicer for  
Sterling National Bank  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
1-855-857-0644

\*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-0901

2018

Form 1098

## Mortgage Interest Statement

RECIPIENT'S/LENDER'S TIN  36-2435132	PAYER'S/BORROWER'S taxpayer identification no.  ***-**-3335
--	---

PAYER'S/BORROWER'S name, Street address (including apt. no.), City or town, province or state, country, and ZIP or foreign postal code

JOSEPH ROMAIN  
MARIE R DEMOSTHENE  
176 RUSHMORE ST  
WESTBURY, NY 11590

1 Mortgage interest received from payer(s)/borrower(s)\*  
  
\$ 4,286.53

2 Outstanding mortgage principal as of 1/1/2018  
  
\$ 57,349.62

3 Mortgage origination date  
  
4/25/1988

4 Refund of overpaid interest  
  
\$ 0.00

5 Mortgage insurance premiums  
  
\$ 0.00

6 Points paid on purchase of principal residence  
  
\$ 0.00

7  If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.

8 Number of properties securing the mortgage

8 Address or description of property securing mortgage (see instructions)

10 Other

PROPERTY TAXES	\$6,675.66
PRINCIPAL PAID	\$433.67
ENDING PRINCIPAL BAL	\$56,915.95

176 RUSHMORE ST  
WESTBURY NY 11590-0000

Account number (see instructions)

5047729099

Form 1098

(Keep for your records)

www.irs.gov/form1098

Department of the Treasury - Internal Revenue Service

## Copy B For Payer/ Borrower

The information in boxes 1 through 9 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

This information is provided for your use in preparing your 2018 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

Process Date	Transaction Description	Due Date	Total Amount	Principal Amount	Interest Amount	Escrow Off
01/11/18	173 PAYMENT	01/18	\$1,043.99	\$34.91	\$358.44	\$650.64
01/17/18	307 ESCROW REFUND		\$-534.64	\$0.00	\$0.00	\$534.64
01/30/18	313 CITY TAX	01/18	\$-975.50	\$0.00	\$0.00	\$975.50
02/14/18	173 PAYMENT	02/18	\$1,043.99	\$35.13	\$38.22	\$650.64
03/16/18	173 PAYMENT	03/18	\$1,016.33	\$0.00	\$0.00	\$622.98
03/19/18	173 PAYMENT	03/18	\$0.00	\$35.35	\$38.00	\$1,016.
03/30/18	160 INTEREST ON ESCROW DEPOSIT	04/18	\$7.87	\$0.00	\$0.00	\$7.87
04/03/18	311 SCHOOL TAX	04/18	\$-2,401.16	\$0.00	\$0.00	\$2,401.16
04/03/18	161 ESCROW ADVANCE	04/18	\$253.97	\$0.00	\$253.97	\$0.
04/12/18	173 PAYMENT	04/18	\$1,016.33	\$35.57	\$37.78	\$622.98
04/12/18	168 REPAY OF ESCROW ADVANCE	04/18	\$0.00	\$0.00	\$0.00	\$253.97
05/10/18	173 PAYMENT	05/18	\$1,016.33	\$35.80	\$37.55	\$622.98
06/14/18	173 PAYMENT	06/18	\$1,016.33	\$36.02	\$37.33	\$622.98
06/29/18	160 INTEREST ON ESCROW DEPOSIT	07/18	\$4.27	\$0.00	\$4.27	\$0.
07/08/18	313 CITY TAX	07/18	\$-975.50	\$0.00	\$0.00	\$975.50
07/12/18	173 PAYMENT	07/18	\$1,016.33	\$36.24	\$37.11	\$622.98
07/12/18	173 PAYMENT	08/18	\$1,016.33	\$36.47	\$356.88	\$622.98
08/09/18	173 PAYMENT	09/18	\$1,016.33	\$36.70	\$356.65	\$622.98
09/13/18	173 PAYMENT	10/18	\$8.46	\$0.00	\$0.00	\$8.46
09/28/18	160 INTEREST ON ESCROW DEPOSIT	10/18	\$1,016.33	\$36.93	\$356.42	\$622.98
10/10/18	173 PAYMENT	10/18	\$1,016.33	\$0.00	\$0.00	\$1,113.00
10/18/18	351 HAZARD INSURANCE DISBURSEMENT (PRIM)	10/18	\$2,444,360.00	\$0.00	\$0.00	\$2,323.50
10/19/18	311 SCHOOL TAX	10/18	\$2,323.50	\$0.00	\$0.00	\$282.38
10/19/18	161 ESCROW ADVANCE	10/18	\$292.38	\$0.00	\$0.00	\$622.98
11/14/18	173 PAYMENT	11/18	\$1,016.33	\$37.16	\$356.19	\$292.38
11/14/18	168 REPAY OF ESCROW ADVANCE	11/18	\$0.00	\$0.00	\$0.00	\$622.98
12/1/18	173 PAYMENT	12/18	\$1,016.33	\$37.39	\$355.96	\$4.65
12/31/18	160 INTEREST ON ESCROW DEPOSIT	01/19	\$4.65	\$0.00	\$0.00	\$0.

M

RECIPIENT'S/LENDER'S name, address, and telephone no.

Dovenmuehle Mortgage, Inc., Servicer for  
 Sterling National Bank  
 1 Corporate Drive, Suite 360  
 Lake Zurich, IL 60047-8945  
 1-855-857-0644

40

OMB No. 1345-0901

 CORRECTED (if checked)

2017

Form 1098

**Mortgag  
Interest  
Statement**

RECIPIENT'S/LENDER'S federal identification no.	PAYER'S/BORROWER'S taxpayer identification no.
36-2435132	*****-3335

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

JOSEPH ROMAIN  
 MARIE R DEMOSTHENE  
 176 RUSHMORE ST  
 WESTBURY NY 11590-3821

30070



10 Number of mortgaged properties

11 Other

PROPERTY TAXES 6,581.09

PRINCIPAL PAID 402.44  
ENDING PRINCIPAL BAL 57,349.62

Account number (see instructions)

5047729099

Form 1098

(Keep for your records)

www.irs.gov/form1098

Department of the Treasury - Internal Revenue Service

**Caution:** The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

1 Mortgage interest received from payer(s)/borrower(s)\*  
 \$ 4,317.76

2 Outstanding mortgage principal as of 1/1/2017  
 \$ 57,752.06

4 Refund of overpaid interest  
 \$ .00

6 Points paid on purchase of principal residence  
 \$ .00

7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address?

If "Yes," box is checked   
 If "No," see box 8 or 9, below

8 Address of property securing mortgage

176 RUSHMORE ST  
 WESTBURY NY 11590-0000

9 If property securing mortgage has no address, below is the description of the property

The information in box through 10 is important information and is furnished to the Internal Revenue Service. If you required to file a return, negligence penalty or sanction may be imposed on you if the IRS determines that an underpayment of tax results because overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6 because you didn't file the refund of interest (box 4); or because claimed a non-deductible

This information is provided for your use in preparing your 2017 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

PROCESS DATE	TRANSACTION DESCRIPTION	DU <sup>E</sup> DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTF
01/12 173 PAYMENT		01/17	\$1,149.82	\$32.40	\$360.95	\$756.47	
01/17 307 ESCROW REFUND			\$1,133.99-			\$1,133.99-	
01/18 313 CITY TAX		01/17	\$918.17-			\$918.17-	
02/09 173 PAYMENT		02/17	\$1,149.82	\$32.60	\$360.75	\$756.47	
03/09 173 PAYMENT		03/17	\$1,043.99	\$32.81	\$360.54	\$650.64	
03/31 160 INTEREST ON ESCROW DEPOS		04/17	\$8.89			\$8.89	
04/13 173 PAYMENT		04/17	\$1,043.99	\$33.01	\$360.34	\$650.64	
04/18 311 SCHOOL TAX		04/17	\$2,343.58			\$2,343.58	
05/11 173 PAYMENT		05/17	\$1,043.99	\$33.22	\$360.13	\$650.64	
06/15 173 PAYMENT		06/17	\$1,043.99	\$33.42	\$359.93	\$650.64	
06/30 160 INTEREST ON ESCROW DEPOS		07/17	\$6.77			\$6.77	
07/13 173 PAYMENT		07/17	\$1,043.99	\$33.63	\$359.72	\$650.64	
07/21 313 CITY TAX		07/17	\$918.17-			\$918.17-	
08/10 173 PAYMENT		08/17	\$1,043.99	\$33.84	\$359.51	\$650.64	
09/14 173 PAYMENT		09/17	\$1,043.99	\$34.06	\$359.29	\$650.64	
09/29 160 INTEREST ON ESCROW DEPOS		10/17	\$11.34			\$11.34	
10/12 173 PAYMENT		10/17	\$1,043.99	\$34.27	\$359.08	\$650.64	
10/17 311 SCHOOL TAX		10/17	\$2,401.17-			\$2,401.17-	
10/19 351 HAZARD INSURANCE DISBURS		10/17	\$837.00-			\$837.00-	
11/09 173 PAYMENT		11/17	\$1,043.99	\$34.48	\$358.87	\$650.64	
12/14 173 PAYMENT		12/17	\$1,043.99	\$34.70	\$358.65	\$650.64	
12/29 160 INTEREST ON ESCROW DEPOS		01/18	\$7.41			\$7.41	

30,070 / - 0559 - 998 - c21081oh.out.grp

N

RECIPIENT'S/LENDER'S name, address, and telephone no.

Dovenmuehle Mortgage, Inc., Servicer for  
 Astoria Bank  
 1 Corporate Drive, Suite 360  
 Lake Zurich, IL 60047-8945  
 1-877-849-9242

42

2016

Form 1098

**Mortga**  
**Inter**  
**Stateme**

Cautions: The amounts shown may not be fully deductible by you.  
 Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

RECIPIENT'S/LENDER'S federal identification number  36-2435132	PAYER'S/BORROWER'S taxpayer identification no.  *****-3335		
PAYER'S/BORROWER'S name, Street address (including apt. no.), City or town, state or province, country and ZIP or foreign postal code  JOSEPH ROMAIN MARIE R DEMOSTHENE 176 RUSHMORE ST WESTBURY NY 11590-3821		17763	
10 Other		2 Outstanding mortgage principal as of 1/1/2016  \$ 58,125.51	3 Mortgage origination date  04/25/1988
PROPERTY TAXES  PRINCIPAL PAID ENDING PRINCIPAL BAL		4 Refund of overpaid interest  \$ .00	5 Mortgage insurance premiums  \$ .00
		6 Points paid on purchase of principal residence  \$ .00	
		7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address?  If Yes, box is checked . . . . . If No, see box 8 or 9, below	
		8 Address of property securing mortgage  176 RUSHMORE ST WESTBURY NY 11590-0000	
		9 If property securing mortgage has no address, below is the description of the property	
Account number (see instructions)  5047729099			

Form 1098

(Keep for your records)

www.irs.gov/form1098

Department of the Treasury - Internal Revenue Service

GSEBLANKS21-17

This information is provided for your use in preparing your 2016 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

PROCESS DATE	TRANSACTION DESCRIPTION	DU <sup>E</sup> DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTF
01/15	173 PAYMENT	01/16	\$1,192.33	\$30.07	\$363.28	\$798.98	
01/19	307 ESCROW REFUND		\$138.91-			\$138.91-	
01/21	313 CITY TAX	01/16	\$1,131.22-			\$1,131.22-	
02/16	173 PAYMENT	02/16	\$1,192.33	\$30.25	\$363.10	\$798.98	
03/10	173 PAYMENT	03/16	\$1,149.82	\$30.44	\$362.91	\$756.47	
03/31	160 INTEREST ON ESCROW DEPOS	04/16	\$9.05			\$9.05	
04/14	173 PAYMENT	04/16	\$1,149.82	\$30.63	\$362.72	\$756.47	
04/15	311 SCHOOL TAX	04/16	\$2,938.67-			\$2,938.67-	
05/12	173 PAYMENT	05/16	\$1,149.82	\$30.82	\$362.53	\$756.47	
06/09	173 PAYMENT	06/16	\$1,149.82	\$31.02	\$362.33	\$756.47	
06/30	160 INTEREST ON ESCROW DEPOS	07/16	\$7.12			\$7.12	
07/12	313 CITY TAX	07/16	\$1,119.90-			\$1,119.90-	
07/18	173 PAYMENT	07/16	\$1,149.82	\$31.21	\$362.14	\$756.47	
07/27	313 CITY TAX	07/16	\$1,131.21-			\$1,131.21-	
08/05	164 TAX REFUND DEPOSIT	08/16	\$1,119.90			\$1,119.90	
08/12	173 PAYMENT	08/16	\$1,149.82	\$31.41	\$361.94	\$756.47	
09/15	173 PAYMENT	09/16	\$1,149.82	\$31.60	\$361.75	\$756.47	
09/30	160 INTEREST ON ESCROW DEPOS	10/16	\$10.29			\$10.29	
10/13	173 PAYMENT	10/16	\$1,149.82	\$31.80	\$361.55	\$756.47	
10/19	311 SCHOOL TAX	10/16	\$2,343.59-			\$2,343.59-	
10/20	351 HAZARD INSURANCE DISBURS	10/16	\$858.00-			\$858.00-	
11/10	173 PAYMENT	11/16	\$1,149.82	\$32.00	\$361.35	\$756.47	
12/15	173 PAYMENT	12/16	\$1,149.82	\$32.20	\$361.15	\$756.47	
12/30	160 INTEREST ON ESCROW DEPOS	01/17	\$9.16			\$9.16	

17,763 / - 0241 - 098 - c210310n.sim.grp

RECIPIENT'S / LENDER'S name, address, and telephone number

43

OMB No. 1545-0901

Dovenmuehle Mortgage, Inc., Servicer for  
 Astoria Bank  
 1 Corporate Drive, Suite 360  
 Lake Zurich, IL 60047-8945  
 1-877-849-9242

\*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

2015

Form 1098

RECIPIENT'S Federal identification no.	PAYER'S social security number
36-2435132	***-**-3335

PAYER'S / BORROWER'S name, street address, city, state, and ZIP code

JOSEPH ROMAIN 33062  
 MARIE R DEMOSTHENE  
 176 RUSHMORE ST  
 WESTBURY NY 11590-3821

1 Mortgage interest received from payer(s)/borrower(s) *	4,373.66
S	
2 Points paid on purchase of principal residence	.00
S	
3 Refund of overpaid interest	.00
S	
4	
5 PROPERTY TAXES	8,286.93
PRINCIPAL PAID	346.54
ENDING PRIN BAL	58,125.51
Account number (see instructions)	5047729099

**Copy For Payer/Borrower**  
 The information in boxes 1, 2, and 3 is important tax information and being furnished to Internal Revenue Service. If you required to file a return a negligence penalty or other sanction may be imposed on you if IRS determines that an underpayment of results because overstated a deduction for this mortgage interest or for these points or because you did not report this refund interest on your return.

Form 1098

Department of the Treasury - Internal Revenue Service

This information is provided for your use in preparing your 2015 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

PROCESS DATE	TRANSACTION DESCRIPTION	DUEDATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
01/14	313 CITY TAX	01/15	\$1,159.16-			\$1,159.16-	
01/16	173 PAYMENT	01/15	\$1,120.96	\$27.90	\$365.45	\$727.61	
02/13	173 PAYMENT	02/15	\$1,120.96	\$28.07	\$365.28	\$727.61	
03/16	173 PAYMENT	03/15	\$1,192.33	\$28.25	\$365.10	\$798.98	
03/31	160 INTEREST ON ESCROW DEPOS	04/15	\$6.84			\$6.84	
04/13	173 PAYMENT	04/15	\$1,192.33	\$28.43	\$364.92	\$798.98	
04/21	311 SCHOOL TAX	04/15	\$3,029.94-			\$3,029.94-	
05/15	173 PAYMENT	05/15	\$1,192.33	\$28.60	\$364.75	\$798.98	
06/12	173 PAYMENT	06/15	\$1,192.33	\$28.78	\$364.57	\$798.98	
06/30	160 INTEREST ON ESCROW DEPOS	07/15	\$6.38			\$6.38	
07/10	173 PAYMENT	07/15	\$1,192.33	\$28.96	\$364.39	\$798.98	
07/16	313 CITY TAX	07/15	\$1,159.16-			\$1,159.16-	
08/13	173 PAYMENT	08/15	\$1,192.33	\$29.14	\$364.21	\$798.98	
09/14	173 PAYMENT	09/15	\$1,192.33	\$29.33	\$364.02	\$798.98	
09/30	160 INTEREST ON ESCROW DEPOS	10/15	\$10.32			\$10.32	
10/12	351 HAZARD INSURANCE DISBURS	10/15	\$882.00-			\$882.00-	
10/15	173 PAYMENT	10/15	\$1,192.33	\$29.51	\$363.84	\$798.98	
10/20	311 SCHOOL TAX	10/15	\$2,938.67-			\$2,938.67-	
10/20	161 ESCROW ADVANCE	11/15	\$37.09			\$37.09	
11/13	173 PAYMENT	11/15	\$1,192.33	\$29.69	\$363.66	\$798.98	
11/13	168 REPAY OF ESCROW ADVANCE	11/15				\$37.09-	
12/11	173 PAYMENT	12/15	\$1,192.33	\$29.88	\$363.47	\$798.98	
12/31	160 INTEREST ON ESCROW DEPOS	01/16	\$5.98			\$5.98	

33,062 / - 0241 - c2i031oh.grp



Putting people first.

44

**MORTGAGE SERVICING**

1 Corporate Drive

Suite 360

Lake Zurich, IL 60047-8945

(877) 849-9242

www.astoriatefederal.com

April 22, 2009

Joseph Romain  
Marie R Demosthene  
176 Rushmore St  
Westbury NY 11590 3821

BY CERTIFIED MAIL

RE: NOTICE OF DEFAULT  
Loan Number: 5047729099

Dear Mortgagor(s):

According to the terms of your loan documents, you agreed to make monthly payments on or before the first day of each month.

In accordance with the specific terms of your loan documents, notice is hereby given that:

1. You have breached the contractual obligation of the deed of trust/mortgage in that you failed to make your monthly payments required by the note. Your loan is now in default.
2. You are hereby notified, that to cure this default, you are required to pay in certified funds, to this office, all past due payments plus late charges and any payments that may become due between the date of this notice and the date the default is cured. Therefore, the total amount due that must be received no later than 35 days after the date of this letter is \$ 5681.12. Payment of this amount will cure this default.
3. Failure to cure this breach on or before the date specified in Item 2 above may result in the immediate acceleration of the principal balance secured by the deed of trust/mortgage and the sale of the property covered therein. There is a possibility that a foreclosure deficiency judgment might be pursued if the foreclosure proceedings are undertaken.
4. You have the right to reinstate your loan after acceleration and the right to assert in any foreclosure proceeding the non-existence of a default or any other defense of the borrower to acceleration and foreclosure.

QL120/RKR



Putting people first.

**MORTGAGE SERVICING**

1 Corporate Drive

Suite 360

Lake Zurich, IL 60047-8945

(877) 849-9242

www.astoriatefederal.com

Page 2 of 2  
April 22, 2009  
Loan Number: 5047729099

If you do not understand this letter, you are urged to seek the advice of your attorney, if you have one. Otherwise, you are urged to call us immediately at the number shown below.

Sincerely,

Collection Department

CALL TOLL FREE: 1-877-849-9251

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

QL120/RKR



NASSAU COUNTY CLERK'S OFFICE  
ENDORSEMENT COVER PAGE

Recorded Date: 09-21-2012  
Recorded Time: 8:27:44 a

Record and Return To:  
RUTH RUHL PC  
2801 WOODSIDE ST  
DALLAS, TX 75204

Liber Book: M 37738  
Pages From: 180  
To: 191

Control  
Number: 2  
Ref #: DD 029540  
Doc Type: M03 MORTGAGE MOD/1-6

Location:	Section	Block	Lot	Unit
N. HEMPSTEAD (2822)	0011	00027-00	00027	

Consideration Amount: 5,835.15

LBS001	Taxes Total	60.90
	Recording Totals	170.00
	Total Payment	230.90

THIS PAGE IS NOW PART OF THE INSTRUMENT AND SHOULD NOT BE REMOVED  
MAUREEN O'CONNELL  
COUNTY CLERK



2012092100002

After Recording Return To:

The premises is or will be improved with  
a one or two family house or dwelling.

After Recording Return To:  
RUTH RUHL, P.C.  
2801 Woodside Street  
Dallas, Texas 75204

Freddie Mac Loan No.: 574115706  
Loan No.: 5047729099

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS. ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is made June 23rd, 2010 , between Joseph Romain and Marie Regina Demosthene

residing at 176 Rushmore Street, Westbury, New York 11590 ("Borrower") and Astoria Federal Savings F/K/A The Long Island Savings Bank of Centereach FSB

having offices at 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047 ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated April 25th, 1988 , in the original principal sum of U.S. \$ 100,000.00 , and (2) the Mortgage, Deed of Trust or Security Deed dated April 25th, 1988 , in the original principal sum of \$ 100,000.00 , (the "Security Instrument"), recorded on June 13th, 1988 , in Liber or Book 12684 , Page 256 . Instrument No. N/A \* , of the office of the Clerk of Nassau County, New York , which Security Instrument was assigned as follows: \*and an original mortgage of \$100,000.00 upon which mortgage From N/A tax in the amount of \$1,020.00 was duly paid. , to N/A

by assignment dated N/A , and recorded on N/A in the office of the Clerk of Nassau County, State of New York in Liber or Book N/A , Page N/A , Instrument No. N/A

Section/Block/Lot: 11/27/27

Original Lender: The Long Island Savings Bank of Centereach FSB

Existing Principal Balance: \$53,937.93

Modified Loan Amount: \$59,773.08

Additional Obligation: \$5,835.15

NEW YORK FREDDIE MAC LOAN MODIFICATION AGREEMENT

Page 1 of 5

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NASSAU

AMERICAN EXPRESS CENTURION BANK,

Plaintiff,

-against-

MARIE ROMAIN ,

Defendant.

Index No.: 11/7010

**NOTICE OF SETTLEMENT OF JUDGMENT**

PLEASE TAKE NOTICE, that the annexed proposed judgment will be presented to the Honorable Jeffrey S. Brown, Justice of the Supreme Court of the State of New York, in and for the COUNTY OF NASSAU, at the Courthouse thereof, located at 100 Supreme Court Drive, Mineola, New York, 11501, on February 9, 2012 at 9:30 a.m., for settlement and signature. The proposed judgment is being submitted at the direction of Hon. Jeffrey S. Brown, J.S.C.

Dated: 1-18-12

By:

 AMERICAN EXPRESS LEGAL

Anthon y J. Migliaccio, Jr., Esq.  
Joshua J. Knurr, Esq.  
Staff Attorneys for Plaintiff,  
American Express Centurion Bank

To:

Marie Romain  
176 Rushmore St.  
Westbury, New York 11590



Nathan Relin [ ]  
Lloyd Relin [ ]  
Paul L. Goldste [ ]  
Howard R. Cra [ ]  
+ Mar [ ]  
Jose [ ]  
D [ ]

February 21, 2023

Craig K

Shell [ ]  
Jacquelin [ ]  
+ MEMBER NY [ ]

Re: American Express Centurion Bank  
vs. Marie Romain  
Index No. 7010/11  
Account No. 18-02080

Hello,

Please find the requested pay history for your file here with us.

Yours truly,

*Catherine Caswell*  
Catherine Caswell  
**RELIN, GOLDSTEIN & CRANE, LLP**

Date	Ref #	Description	Colllected	D Balance	Totals:
1/4/2021	10904	(3005) Sheriff	\$101.92	\$13,520.81	
1/11/2021	11032	(3005) Sheriff	\$211.43	\$13,309.38	
1/25/2021	11375	(3005) Sheriff	\$111.34	\$13,198.04	
2/8/2021	11577	(3005) Sheriff	\$113.73	\$13,084.31	
2/22/2021	11819	(3005) Sheriff	\$225.35	\$12,858.96	
3/8/2021	12067	(3005) Sheriff	\$100.44	\$12,758.52	
3/22/2021	12261	(3005) Sheriff	\$325.24	\$12,433.28	
4/5/2021	12603	(3005) Sheriff	\$110.99	\$12,322.29	
4/26/2021	12928	(3005) Sheriff	\$100.36	\$12,221.93	
5/3/2021	13077	(3005) Sheriff	\$110.64	\$12,111.29	
5/17/2021	13259	(3005) Sheriff	\$106.45	\$12,004.84	
6/28/2021	14206	(3005) Sheriff	\$383.64	\$11,375.63	
7/12/2021	14390	(3005) Sheriff	\$143.37	\$11,232.26	
8/9/2021	14837	(3005) Sheriff	\$178.05	\$11,054.21	
9/27/2021	15630	(3005) Sheriff	\$593.84	\$10,460.37	
10/4/2021	15730	(3005) Sheriff	\$160.21	\$10,300.16	
10/18/2021	15909	(3005) Sheriff	\$432.30	\$9,867.86	
11/1/2021	16216	(3005) Sheriff	\$199.18	\$9,668.68	
11/22/2021	16460	(3005) Sheriff	\$190.17	\$9,478.51	
12/9/2021	16742	(3005) Sheriff	\$211.57	\$9,266.94	
12/22/2021	17596	(3005) Sheriff	\$927.50	\$8,339.44	
1/7/2022	18041	(3005) Sheriff	\$472.16	\$7,115.86	
1/9/2022	18249	(3005) Sheriff	\$264.65	\$7,602.63	
1/19/2022	18654	(3005) Sheriff	\$252.61	\$7,867.28	
2/4/2022	18456	(3005) Sheriff	\$234.16	\$7,368.47	
2/17/2022	18909	(3005) Sheriff	\$276.29	\$6,839.57	
3/9/2022	19035	(3005) Sheriff	\$399.76	\$6,439.81	
4/10/2022	19334	(3005) Sheriff	\$153.87	\$6,285.94	
6/29/2022	19660	(3005) Sheriff	\$287.00	\$5,998.94	
8/11/2022	20170	(3005) Sheriff	\$276.39	\$5,722.55	
8/29/2022	20403	(3005) Sheriff	\$306.37	\$5,416.18	
10/11/2022	20887	(3005) Sheriff	\$500.27	\$4,915.91	
11/3/2022	21134	(3005) Sheriff	\$302.75	\$4,613.16	
12/1/2022	21425	(3005) Sheriff	\$170.91	\$4,442.25	
12/27/2022	21720	(3005) Sheriff	\$165.22	\$4,277.03	
1/9/2023	21822	(3005) Sheriff	\$177.86	\$4,099.17	
1/23/2023	21954	(3005) Sheriff	\$302.79	\$3,796.38	
2/6/2023	22076	(3005) Sheriff	\$305.25	\$3,491.13	
					\$14,374.78
					\$3,491.13

Ledgeger Card Date: 2/21/2023 Page: